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and

S P E A K E R ' S G U I D E

U.S. Farm Security
Administration
Region
Seven

To be used as an aid in
preparation of manuscript
for speakers and in other
forms of public information.

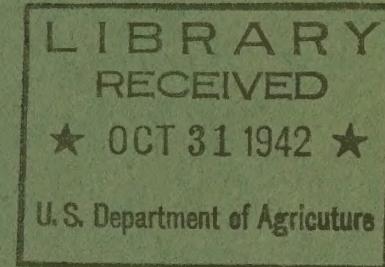
North Dakota
South Dakota
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Regional Office

Issued
Autumn
of
1940

Lincoln, Nebraska

DIVISION OF INFORMATION



357163

HANDY REFERENCE and SPEAKER'S GUIDE
Region Seven

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E.S. OCT 31 1942

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GENERAL

1.

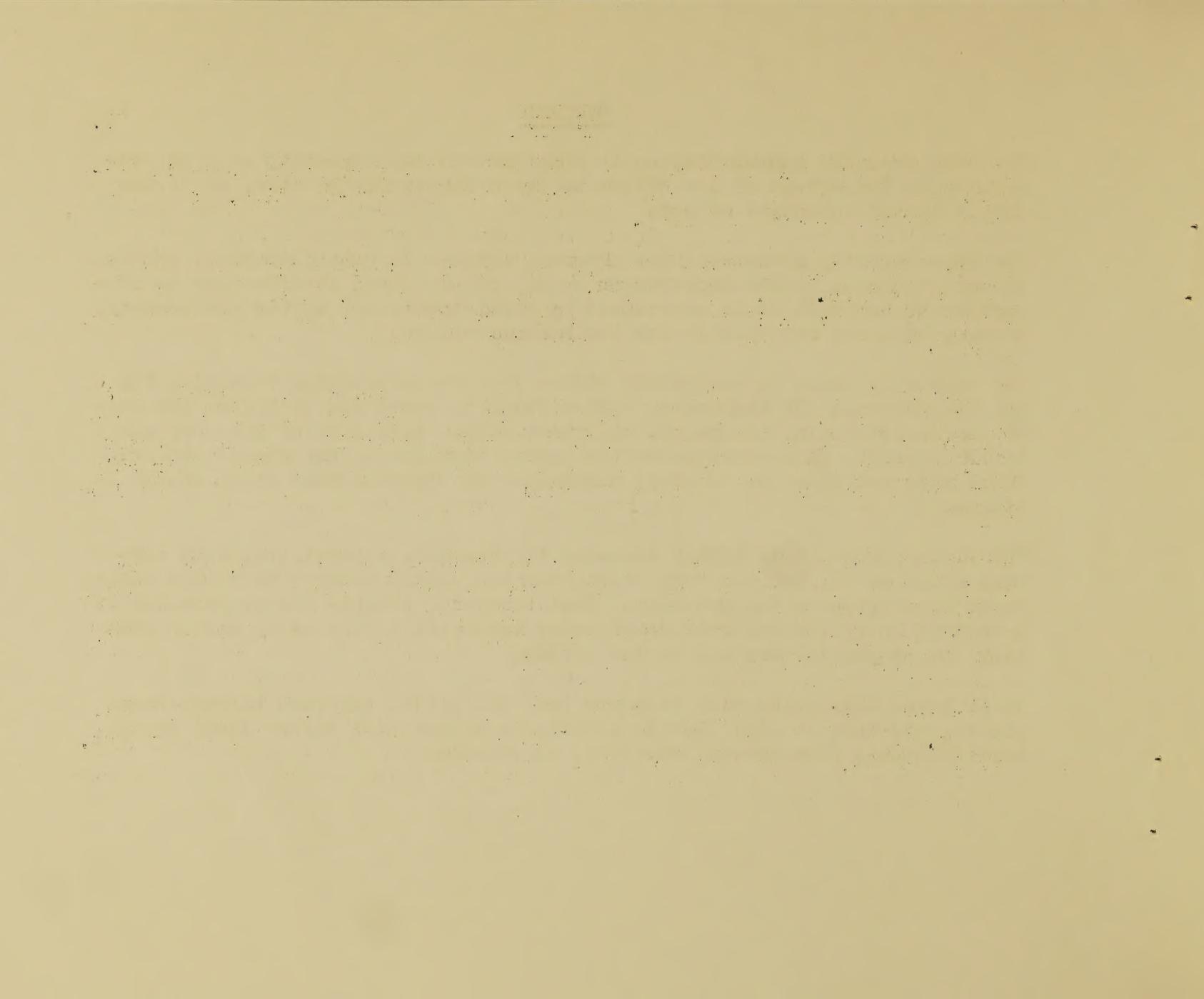
The Farm Security Administration is important to any community only in proportion to the extent of its effect on community every-day life, or to the extent of its potential effect.

The Farm Security Administration program, whether in rehabilitation, grants, tenant purchase, health improvement or any other phase, is effective in proportion to how well it is understood by participants and by the public--and, indeed, by those responsible for its administration.

The community looks to the county office for its information regarding FSA and its program. If the county office fails to serve and to inform its community as it should, the people will have only a hazy idea of the purposes of the agency. As a consequence the people whom the agency should directly serve will not know how to avail themselves of opportunities which should be theirs.

FSA field personnel is highly schooled in planning, supervision, loan servicing and so on, but too many have given too little thought to public understanding of program and policies. That condition prompts the preparation of a factual guide for supervisors or other employees to use as an aid in getting the proper information to the public.

It is hoped this guide will help you keep the public informed through newspapers, and that it will lead to additional appearances before local groups, service clubs, farm groups, churches and schools.



HISTORY

2.

The present rehabilitation program first took form as a function of the Resettlement Administration, established by Presidential Order in the summer of 1935. Land Use, resettlement projects, debt adjustment, rehabilitation loans, emergency loans and grants, cooperative loans and other activities were gathered together, somewhat loosely and unorganized, under one administrative power. Tag ends of Federal Emergency Relief administration, state rehabilitation corporations and so on were thrown together into a workable entity, and the whole thing was aimed at relief and rehabilitation of low income farm families.

In the summer of 1937, Congress passed the Bankhead Jones Bill. On this foundation the Farm Security Administration was authorized. The bill also established the farm tenant purchase loan program, for FSA administration. Land Use was taken over by BAE, and FSA became responsible for all other phases of its predecessor, the former Resettlement Administration.

Throughout the official life of the rehabilitation program, which in a broad way embraces virtually all the Farm Security program, constant effort has been made to improve economic and social opportunities of those farm families hardest hit by agricultural tragedies. Drouth, floods, pests, crop failures, poor prices, top-heavy debts, failing soil fertility, wind and water erosion, discouragement, dependence on cash crops, lack of diversification, poor health facilities, insecure tenure, lack of opportunity or ability to plan ahead, inability to rent decent farms, inadequate housing, insufficient and poor livestock, inadequate credit, lack of cooperation and organization and other factors laid the American farmer low; all these factors became the target of the Farm Security Administration.

Primary function of FSA is to offer rehabilitation to that segment of American farm population in most acute need of a lift. The almost-down-and-out farm family nearly always needs working capital, equipment and repair items, subsistence livestock. For these purposes FSA has money to lend.

In addition to borrowed funds, however, the family usually needs something more important--a renewal of hope, revival of the belief that it is as good and as worthy of American opportunities as the more fortunate neighbor. It needs readjustment from a kicked-around condition, back to a position of unquestioned self-respect and respect of the neighborhood. For these purposes FSA has sympathetic leadership and guidance, plus help in planning, plus intercession with creditors and landlords if necessary, to offer the farmer.

To work in its proper sphere, Farm Security must reach on down past many worthy classes of farm people. The family needing funds simply to expand operations must get its help elsewhere. The farmer who, though hard-hit, can get his help from his bank or other sources is to be passed by FSA. But when the FSA or an employee finds the farm family really up against it, broke, discouraged, unable to rent a decent farm because of equipment and credit deficiency, perhaps badly in debt, having no hope for the children's future, or rapidly sinking to such conditions, then that is the place to go into action. That might seem too low, economically, unless it is realized that 28 per cent of America's farms in 1930 had annual gross incomes of less than \$600; that 42 per cent of American farmers own no land; that a million farm families move each year, and another million are not sure of another year's tenure. There's plenty of work to be done at the bottom of the heap.

PURPOSE

4.

To assist some 2,170,000 low income farm families in the United States attain adequate standards of living and permanent security was -- and is -- the primary purpose for the establishment of the Farm Security Administration.

In its attempt to fulfill this aim, the Farm Security Administration first assists the individual farm family in analyzing its problems. Then on the basis of this analysis, the FSA offers assistance in the form of sympathetic guidance in management problems, acts as an intermediary in bringing creditors and farm debtors together for mutual adjustment of debts on a fair basis of ability to pay, helps in originating cooperative activity or in improving already existing cooperative facilities, promotes greater tenure security and helps each family plan for greater security. Then, it offers credit, secured by chattel mortgages, so far as the farmer can go in that direction, and secured further by the farmer's good faith and intentions. Funds loaned by the FSA under these conditions are for the purpose of allowing the farmer to put his plans into effect.

The FSA carries on studies to determine the general factors contributing to the existence of a low income farm group; and to determine the general direction for a corrective program.

On the basis of those studies, three general programs have been established, and are still being developed, under the FSA. They are: Rural Rehabilitation, Resettlement, and Tenant Purchase.

Long-continued drouths and repeated crop failures must share with other factors the responsibility for the low-income farm problem. Likewise the depression is not wholly responsible. FSA studies indicate the depression has served to aggravate and bring to a head maladjustments that had been in the making for a long time. The family just "getting by" in favorable times found it impossible to make the grade in the face of low prices, flood, drouth and similar misfortunes. A good example of that is the "small farmer", although the condition is not confined to him. Even before the depression, he was finding it increasingly difficult to compete with large scale farmers and the growing trend toward mechanization. The depression aggravated that problem and the farm family in close circumstances lost its hold on the land.

Then there are the problems of soil erosion, soil depletion and the tenant farmer. Insecurity of tenure among many farmers has prevented the following of sound long-time conservation programs. A million farm families face the problem of moving each year, and a million more are not sure of remaining where they are. Another example is the farmer, who, in line with America's wartime needs of twenty years ago, plunged into cash crop production. He ripped the soil open and forgot to sew it back together again with grass roots. The land lost its substance and fertility. Crops lost their high market values. The farmer lost earning power, which depended on soil and crops and prices. Everything went down except his debts. Livestock numbers depreciated; preparation to take care of livestock feed needs was neglected. The farmer, viewed in the light of present conditions, had gone in the wrong direction. Lending agencies, hamstrung with necessary regulations, could not help him, and could not offer him the opportunity of self-help.

MECHANICS OF ORGANIZATION

6.

The spearhead of the entire FSA working organization is the county office. The county supervisor, aided by clerks and typists, is responsible for the well-being of families who seek self-help through the program. The home management supervisor shares the responsibility.

District RR and home management supervisors are responsible for the effectiveness of the county personnel, and for unification of purpose and program as well as for proper application of effort.

The state director and his staff bear about the same relationship to district personnel as district people do to county employees. State specialists direct their various efforts to development of particular program phases; and they, along with other state office employees, also have direct contact with county workers.

The Regional Director and his staff are responsible to Washington for the work accomplished in the states, districts and counties. Matters of policy affecting the Region or any part of it must be handled by the Regional Director. Various division and sections having to do with definite phases of rehabilitation and related programs head up in the Regional Office.

The Washington office is responsible to the Administration and to Congress, which is another way of describing responsibility to the American people. The Administrator carries the collective responsibility of all county, district, state and regional offices.

These paragraphs in no way attempt to outline duties of personnel, nor to describe fully all levels of administration.

Although Farm Security is reaching low-income farm families as rapidly as possible within limitations of available funds and personnel, not much more than a good start has been made. The following figures were taken principally from tables presented in Senate hearings during April, 1940, and show that large numbers of farm families have not yet been reached.

AREA	TOTAL FARM OPERATORS (1935)	NUMBER FARM OPERATORS WITH ANNUAL GROSS INCOME LESS THAN \$600	ELIGIBLE BUT NOT ON FSA PROGRAM	PER CENT OF OPERATORS WHO WERE TENANTS (1935)
United States	6,812,261	1,753,800	508,037	42.1
Region VII	476,114	42,893	35,794	45.4
Kansas (all)	174,589	22,337	8,674	44.0
Nebraska	133,616	8,520	6,608	49.3
South Dakota	83,303	7,229	8,617	48.6
North Dakota	84,606	4,307	11,895	39.1

LOANS AND REPAYMENTS

8.

Area	Cumulative to June 30, 1940		Fiscal Year 1939-1940	
	Loans to Individuals All Types	Repayments Individuals All Types	Loans to Individuals All Types	Repayments Individuals All Types
	\$418,061,455	\$.....	\$.....	\$.....
United States				
Region VII	50,682,161	9,823,407	9,313,483	3,926,052
Kansas(80 co's)	10,678,226	2,551,738	2,097,294	866,604
Nebraska	14,560,267	3,299,321	2,480,230	1,130,869
South Dakota	15,007,884	2,453,218	2,961,551	1,112,417
North Dakota	10,135,784	1,519,130	1,774,408	816,169
<hr/>				
<u>GRANTS</u>		<u>CASE LOAD - June 30, 1940</u>		

AREA	Cumulative to 6-30-40	AREA	Standard	Emergency	Grant
United States	\$116,056,728	United States	430,304	129,935	26,357
Region VII	55,274,882	Region VII	32,576	33,553	6,152
Kansas(80 co's)	5,942,173	Kansas(80 co's)	8,567	2,353	570
Nebraska	7,470,148	Nebraska	10,196	2,830	1,365
South Dakota	21,877,626	South Dakota	8,133	13,928	3,015
North Dakota	19,984,933	North Dakota	5,630	14,442	1,202

PROGRESS

9.

(Standard Borrowers Only.)

AREA	Number Families Included	Average Net Annual Income			Total Goods Produced for Home Consumption	
		Before Loan	For 1939	Percent Increase	Before Loan	During 1939
Kansas(80 cos)	9,138	\$358	\$1489	36	\$1,414,535	\$1,829,719
Nebraska	9,240	275	438	59	962,069	1,538,922
South Dakota	7,268	288	547	90	883,207	1,425,836
North Dakota	4,396	277	637	130	884,563	1,247,585
United States	360,000	375	538	43	54,000,000	89,000,000

POPULATION FIGURES

AREA	1940 Census	1930 Census	Decrease In Ten-Year Period		Percentage Loss	Percentage Gain
			(1930-1940)	(1930-1940)	(1930-1940)	(1920-1930)
Kansas(all)	1,799,137	1,830,999	-31,862	-	-4.4	6.3
Nebraska	1,313,468	1,377,963	-64,495	-	-4.7	6.3
South Dakota	641,134	692,849	-51,715	-	-7.5	8.8
North Dakota	639,690	680,845	-41,155	-	-6.0	5.3

Forty-two percent of America's farm families are tenants not owning a square foot of land, according to 1935 U. S. Census Bureau figures. Farm tenancy in itself is not necessarily bad for a farm family; in fact, it may be advisable under certain conditions. But the fact that 40,000 farm families each year swell the ranks of non-land-owning tenants indicates that renting a farm is no longer a stepping stone to ownership. Rather, it seems to be a step down from ownership to farm labor status.

It is also disturbing to know that one out of every three tenants, on the average, moves every year. For these families community ties are broken, children's education is disrupted, and long-time farm plans cannot be carried out.

The Tenant Purchase program was established in 1937 as a move toward finding the solution to this problem. Essentially, the program provides for 40-year, three percent purchase loans to a limited number of farm tenant families for the purchase of farms. The program was started on a small scale, subject always to provision for funds voted annually by Congress, and the result is the opportunity to make desirable changes and improvements on the basis of actual experience. The wisdom of that plan has already been apparent. One development has been the variable payment plan, which now is required instead of the fixed payment plan.

Extremely important in the TP program is the county committee of three farmer members who, with the RR supervisor acting as executive secretary, consider all TP loan applications and all submissions of farms for sale.

Counties in which the TP loan program may be carried on are recommended by the state Farm Security Advisory committee and are then designated by the Secretary of Agriculture on the basis of prevalence of tenancy, farm population, availability of suitable farm purchases.

DESIGNATED TP COUNTIES

11.

KANSAS:

- (1937-40)--Franklin, Harvey, Jefferson, Johnson, Labette, Lyon, Marshall, Morris, Nemaha, Neosho, Norton, Ottawa, Rice, Rooks, Saline, Stafford and Sumner.
 (1941) --Allen, Clay, Coffey, Cowley, Douglas, Edwards, Mitchell, Osage

NEBRASKA:

- (1937-40)--Burt, Cedar, Chase, Cheyenne, Cuming, Dawson, Gage, Greeley, Harlan, Morrill, Nuckolls, Polk, Saunders, Sheridan, Washington, Wayne.
 (1941) --Brown, Dixon, Fillmore, Howard, Knox, Lincoln, Red Willow, Seward

NORTH DAKOTA:

- (1937-40)--Barnes, Bottineau, Bowman, Burleigh, Eddy, Griggs, McKenzie, Pierce, Ramsey, Ward, Williams
 (1941) --Hettinger, Mountrail, Rollette, Stark, Stutsman, Traill

SOUTH DAKOTA:

- (1937-40)--Aurora, Brookings, Day, Hand, Lyman, Miner, Spink, Pennington, Perkins, Union, Yankton
 (1941) --Brown, Butte, Codington, Davison, Kingsbury, Sully, Tripp

Area	Number of Loans		Amount of Loans	
	1937-40	1940-41 (probable)	1937-40	1940-41 (probable)
Kansas (80 co's)	166	115	\$1,427,654	\$1,006,320
Nebraska	151	104	1,488,111	1,033,557
South Dakota	115	82	878,272	628,501
North Dakota	113	82	751,317	544,339

FARM DEPT ADJUSTMENT

12.

Debt adjustment is a phase of the FSA program which applies to all farm families, clients or not, who are hampered, or whose continuance in farming may be threatened, by top-heavy debts. Assistance is offered in the form of advisory help to debtors and creditors in the equitable readjustment of debt loads. This help is given by voluntary local committees, and is sought both by creditors and debtors. Readjustments are usually made through budgeted repayments, refinancing, reduced interest rates, readjustment of the farming program in line with carefully made farm plans, or equitable principal reduction. The RR supervisor acts only as an intermediary to bring creditor and debtor together for mutual understanding. Payment of debts involved is based on earning capacity of farm and farmer. Debts repaid, partially repaid or arranged for repayment, usually represent sums that otherwise could never have been repaid.

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FARM DEBT ADJUSTMENT RECORD, SEPTEMBER 1, 1935 to JUNE 30, 1940

AREA	No.Cases Adjusted	Prior Debt	Debt Reduction	Percent Reduction	Back Taxes Paid*
United States	127,713	\$403,932,161	\$92,521,379	22.9	\$5,137,437
Region VII	19,760	69,670,679	24,214,113	34.8	1,316,530
Kansas(80 co's)	5,748	12,979,210	4,133,851	31.8	112,442
Nebraska	6,091	20,828,680	5,659,159	27.1	272,051
South Dakota	6,703	23,162,621	10,179,433	43.9	578,076
North Dakota	3,218	12,700,168	4,261,670	33.6	354,031

* Amount back taxes paid as result of adjustments is not included in debt reduction.

The Community and Cooperative Service program of FSA is set up to make it possible for groups of farmers to obtain advantages of equipment, purebred sires and other possible items which they cannot individually afford. Credit is provided, in line with good farm planning, for groups of farm families to purchase, usually through some form of group organization, cultivating, harvesting, planting equipment, purebred sires, soil conservation equipment, home industry appliances, and to cover costs of participation in successful buying and marketing cooperatives. Management assistance is also afforded.

Establishment of these groups carries possibilities of organized effort to low-income farmers, and tends to equip those farm families with a useful practice which will stay with them after the cooperative loan is repaid. Even after FSA is out of the picture, the farmers will be able to continue meeting their mutual problems. One evidence of this fact is the "informal cooperative" which exists in most counties in Region Seven. Though it exists in various forms and stages of development, it is bringing groups of farm families together in mutual helpfulness. Some groups buy seed, some get feed, some livestock, and some meet for educational purposes or to develop plans.

COMMUNITY AND COOPERATIVE SERVICE LOANS

14.

The following figures do not include informal cooperatives, since such groups operate without loans

(Cumulative through 6/30/40)

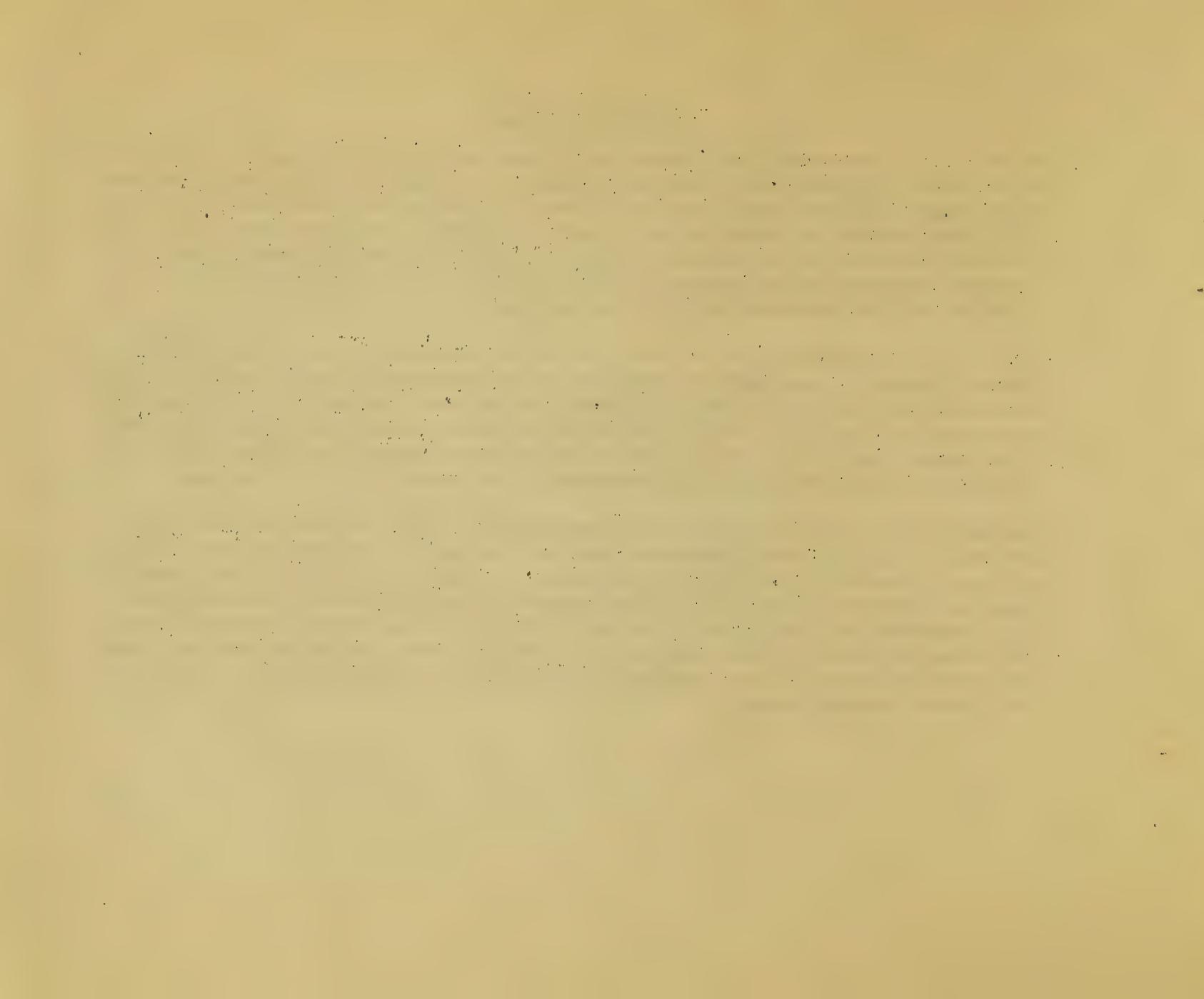
(Fiscal year ending 6/30/40)

	Sires	Equip.	Amount		No.	Amount	Participants: (Clients, Low- Income Farmers and Others)
Region VII	315	1,042	\$915,833	(Equip. 73 Sires 23	73	\$35,286 15,050	450 405
Kansas (80 co's)	57	496	415,489	(Equip. 16 Sires 5	16	7,676 4,015	101 120
Nebraska	92	369	297,535	(Equip. 26 Sires 8	26	14,548 2,577	180 68
South Dakota	127	135	163,735	(Equip. 26 Sires 6	26	10,492 3,046	149 127
North Dakota	39	42	39,024	(Equip. 5 Sires 9	5	2,570 5,412	20 90

Water facilities occupy an increasingly important place in general rehabilitation plans and practices. Special attention is being given to loans for such facilities, and farm management practices originated or influenced by FSA include development of large or small water facilities whenever feasible. Loans are available for facilities of specific nature in specific areas. Most important, however, is the growing realization that on countless farms the use of water can be improved at little or no cost.

Grant work agreements quite often include development of water facilities. Farmers generally are getting away from the idea that the only facility that counts is the large irrigation project, large dams, drainage or leveling projects and so on. They realize now that the small garden irrigation project, stock water facility, small diversion or storage project and other small developments offer practical applications of the water facility program.

The Water Facilities Program of the Department of Agriculture is the joint responsibility of three agencies. EAE is responsible for the preparation of a general over-all plan, for areas selected, which embodies the best possible land and water use. The SCS is the operating agency, directly charged with the program's responsibility, furnishing technical assistance and engineering services to participants. FSA is the lending agency and helps make the farm and home management plans, attends to servicing and collections of loans and has general supervision.



TYPES OF WATER FACILITIES

16.

As a reminder of what types of water facilities can be installed, the following list is offered:

1. Livestock water facilities
 - a. Wells (including pumps, windmills, stock water tanks, storage tanks).
2. Flood Irrigation and Water Spreading Facilities
 - a. Crops
 - b. Hayland
 - c. Pasture
3. Springs development
 - a. For livestock water
 - b. Irrigation
4. Recharging of underground reservoirs
5. Pump Irrigation
 - a. From wells in certain localities
 - b. From flowing or intermittent streams
 - c. From reservoirs
6. Diversion-Irrigation from running streams
7. Garden irrigation
 - a. Sub-irrigated gardens below dams
 - b. From windmills or wells
 - c. From small ponds or reservoirs (pump or gravity)
 - d. From storage tanks

Nearly 70,000 low-income farm families -- about 300,000 persons, borrowers from the Farm Security Administration -- are banded into small groups to obtain medical care at a cost they can afford. This medical program grew out of the desperate economic situation that made the rehabilitation program necessary.

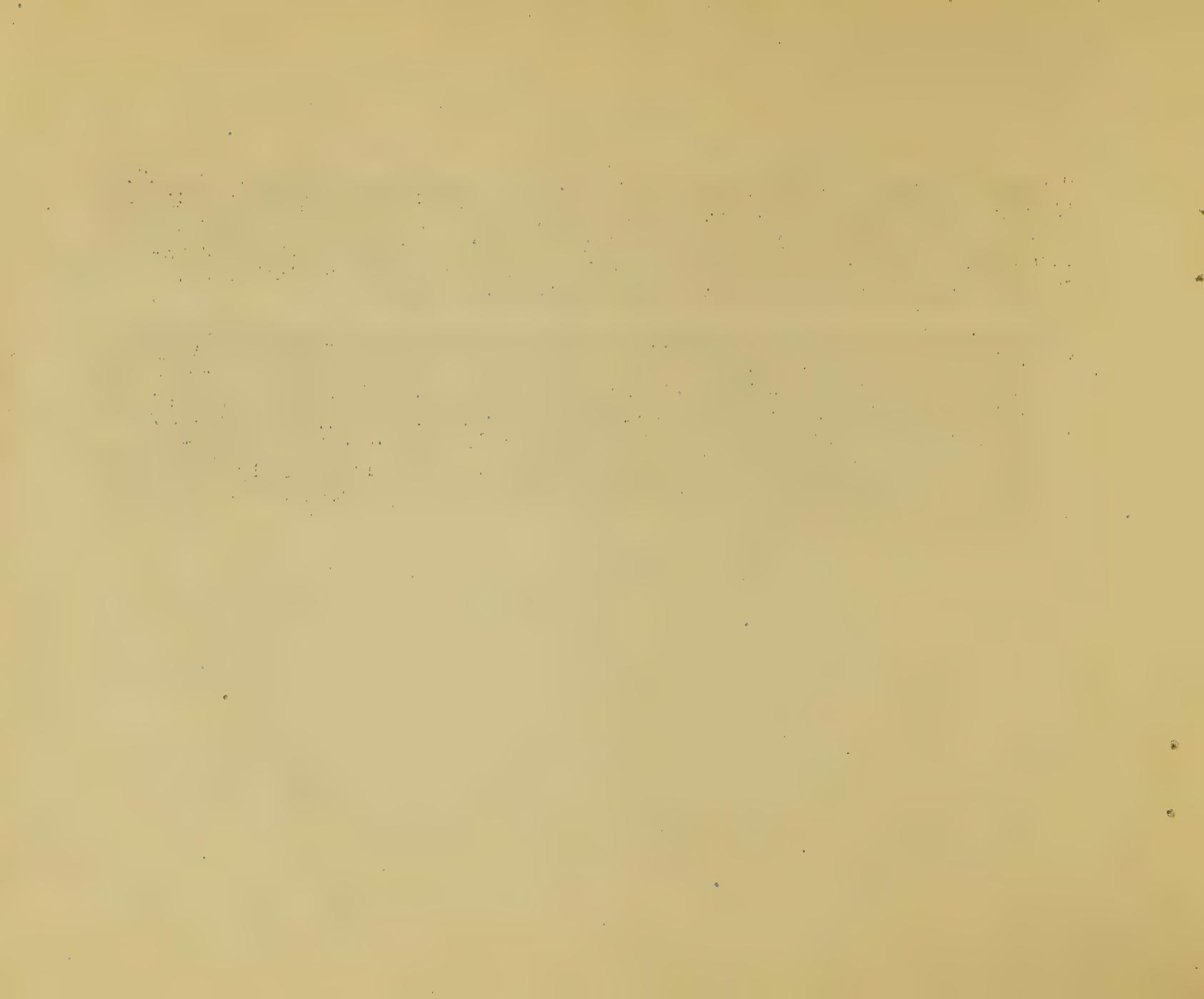
Most rehabilitation borrowers repay their loans and approach a self-sustaining basis. Many borrowers, however, have made slow progress although their opportunities seemed to be equal to those of others. Investigation showed that more than half those who failed to make ends meet were handicapped with poor health. Knowing they couldn't pay doctor bills, they hesitated to consult their doctors. Minor ailments thus grew into grave illnesses. Unavoidable operations or hospitalizations were paid for, or partially so, at the expense of the family's livestock and equipment which had to be sacrificed. Other farmers tried to go ahead with broken health which, of course, cut down working and earning ability.

Consequently, FSA started a medical care program for its borrowers, on the theory that a healthy family is a better credit risk than one in bad health. The program has been worked out in close cooperation with the State Medical Associations and local medical societies. An understanding is reached which is satisfactory to all; and county agreements are made, based on this understanding.

Although county medical plans vary in detail, they follow a general pattern. Every plan is founded upon three basic principles: (1) Each family has a free choice of its physician, from among participating doctors; (2) Fees are paid by every participating family at the beginning of the operating period, and are held by a bonded trustee; (3) Fees are based on ability of the families to pay, as indicated by their farm management plans and records.

For the first year the amount of the fee is usually included in a rehabilitation loan. All doctors submit their bills to the trustee at the end of each month for payment. A proper amount of the pooled medical care funds is allocated for hospitalization and emergency needs, including surgical care; and the balance is divided into equal monthly installments.

Physicians' bills are paid from the amount on hand for a particular month, after the bills have been received by the trustee and reviewed by a committee of the local medical society. If possible, all bills are paid in full. If the total bills for a given month exceed the amount available, all bills are proportionately reduced and each physician is paid his pro rata share. If there is some money left over for a particular month, it is carried forward to the next month or to the end of the year or period, and used to complete payment of old bills.



RESETTLEMENT PROJECTS

19.

Resettlement projects were set up as an approach to the problem of bringing good families and good land together, and to provide means of practical research into the fields of cooperative farming, adult education, group activities, low cost construction, sound farm management, and similar factors. The projects as administered by FSA are of two general types, the community or concentrated type known as Farmsteads, and the scattered farms type.

In the United States are 164 projects, not including Migratory Labor Camps. Included, however, are suburban and subsistence projects. A total of 11,394 families are living on these 164 projects which include 841,367 acres.

In Region Seven are ten farmstead projects, eight of which are in Nebraska at these points: Two Rivers, or about 20 miles west of Omaha; Scottsbluff; Fairbury; Loup City; Kearney; Grand Island; Falls City; and South Sioux City. One is in South Dakota at Sioux Falls; and one is in North Dakota at Burlington. Total acreage is approximately 7,500 acres, with available homes for 180 families. Burlington project is largest in area with 2,175 acres and 35 units. Two Rivers has 1,570 acres and 40 units. Much of the acreage is farmed on a cooperative basis.

All community type projects were originated by emergency relief administration prior to establishment of the Resettlement Administration in the summer of 1935. Resettlement Administration took them over and, in turn, the FSA took them over in 1937.

The Region has three principal scattered farm projects. One is in Northeastern Kansas, with 26 units on 2,774 acres; one is in Eastern South Dakota, with 40 units on 7,468 acres; and one is in eastern North Dakota in the Red River Valley with 144 farms on 28,192 acres. A few smaller ones are under way or will be developed along with the reclamation program. The FSA is also cooperating with the Reclamation Bureau in the development of some large reclamation projects -- Region VII: Burford-Trenton, Lewis-Clark, Angustura, Mirage Flats. The scattered farm projects were originated under Resettlement Administration in 1935.

Intention of ERA was to afford homes and small acreages for low-income families some of whom were expected to find part-time employment in industry. Construction and improvement was done largely with relief labor. This furnished employment to families otherwise dependent on relief, but made it impossible to determine how much to charge to construction cost and how much to relief.

Resettlement, working with Land Use, had in mind providing fertile farms for those families who sold their lands in "dust bowl" areas to the Government for reclamation. Most such families, however, preferred to move on further west. Infiltration project farms were available to them on a rental basis to be followed by ownership subject to a lease and purchase contract covering 40 years at 3 per cent interest. The farms are family size units, and most of the families on them came from comparatively near-by communities. In nearly every instance the family is in position to improve its economic opportunities, and perhaps escaped wandering westward or having to move to some town.

Undoubtedly, work done and being done on infiltration projects afforded valuable information in working out the newer tenant purchase program.



LABOR RELATIONS

21.

The Labor Relations Division in Region VII is responsible for the Farm Security Administration safety program. This work includes fostering safety among Farm Security Administration employees and among all others coming under any phase of the Farm Security Administration program. The safety work consists of providing information concerning safe practices and calling attention to dangerous practices, as well as safety inspections in the field.

The Division also is responsible for maintenance of satisfactory relationships between labor and management wherever relationships between these two parties exist under the Farm Security Administration field of activities. In this work, specific activities range from the determination of minimum wages in some instances, to mediation of disputes; and, in some cases, includes initiation of action to obtain retribution for violation of labor clauses in contracts. Fortunately, this latter activity has been a minor one in this region.

INFORMATION DIVISION

22.

The Information Division of the Farm Security Administration, Region Seven, can furnish bulletins, pamphlets and other informational material pertaining to the FSA and its program on request. The Division also has a limited supply of panel displays, posters and material suitable for booth decoration or similar purposes, and has information on approved book lists.

The Division also has available a motion picture projector (16mm) with sound equipment, which can be obtained for field use, subject to restrictions. It is necessary to request this equipment considerably in advance, in order that arrangement for transportation may be made, and that an operator may be arranged for. Only in exceptional instances will the equipment be shipped by express; it is highly preferable to transport it in an employee's car. At present the only print available for showing is "The River". Extra prints of that picture may be obtained from the Division for showing in other 16 mm sound machines.

For additional copies of this HANDY REFERENCE AND SPEAKER'S GUIDE, as well as other informational material, write to:

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